

## Section 109 of the Interstate Banking and Branching Efficiency Act

(Excludes wholesale or limited purpose CRA-designated banks  
and credit card banks.)

State	Host State Loan-to-Deposit Ratio
Alabama	94%
Alaska	73%
Arizona	79%
Arkansas	69%
California	88%
Colorado	66%
Connecticut	88%
Delaware	78%
District of Columbia	43%
Florida	85%
Georgia	91%
Hawaii	104%
Idaho	74%
Illinois	86%
Indiana	90%
Iowa	74%
Kansas	68%
Kentucky	92%
Louisiana	76%
Maine	95%
Maryland	81%
Massachusetts	86%
Michigan	98%
Minnesota	91%
Mississippi	72%

<b>State</b>	<b>Host State Loan-to-Deposit Ratio</b>
Missouri	75%
Montana	84%
Nebraska	75%
Nevada	67%
New Hampshire	81%
New Jersey	70%
New Mexico	63%
New York	84%
North Carolina	100%
North Dakota	73%
Ohio	105%
Oklahoma	69%
Oregon	97%
Pennsylvania	92%
Rhode Island	67%
South Carolina	82%
South Dakota	91%
Tennessee	91%
Texas	69%
Utah	96%
Vermont	86%
Virginia	83%
Washington	111%
West Virginia	82%
Wisconsin	93%
Wyoming	83%
American Samoa	74%
Federated States of Micronesia	56%
Guam	71%
Puerto Rico	93%
Virgin Islands	64